

LC

OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT

OC 06-232

ASSIGNED TO:
DSC-S/LEGAL

DATE: 07/12/2006

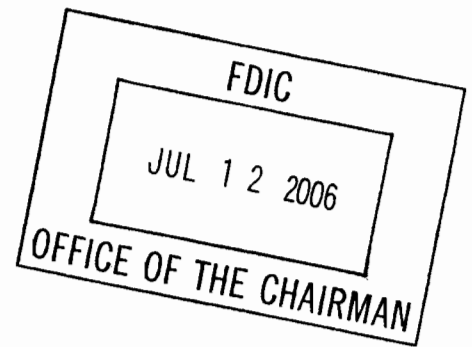
CORRESPONDENT: DONALD L. STANFIELD
STATE BANK OF LINCOLN
6318 HAYLEY COURT
SPRINGFIELD, ILLINOIS 62712

MR STANFIELD COMMENTS ON WAL-MART APPLICATION.

**THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DSC-S/LEGAL
FOR ATTENTION AS APPROPRIATE.**

**IF YOU HAVE ANY QUESTIONS RELATING TO THIS ASSIGNMENT, PLEASE
CONTACT THE CORRESPONDENCE UNIT OF THE OFFICE OF LEGISLATIVE
AFFAIRS AT 898-7055.**

DISTRIBUTION:
MS. GOODMAN
FILE
~~TICKLER~~
MS. TOPPING
MS. KOWAL



Donald L. Stanfield
6318 Hayley Court
Springfield IL 62712-8668

June 26, 2006

The Honourable Martin J. Gruenberg
Acting Chairman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington DC 20429

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square
Suite 2300
San Francisco California 94105

Re: Wal-Mart bank application

Dear Acting Director Gruenberg and Regional Director Carter:

I urge you to deny Wal-Mart's request. It would have dire effects on the banking industry in this country and, eventually, no doubt, other countries where Wal-Mart establishes businesses.

Separation of commerce and banking is at stake here and I would hate to see this issue go the way the separation church and state has the last few years.

Wal-Mart is very successful and there is no reason it should not pay for services rendered by the banking industry for processing checks and credit/debit transactions, just as nearly every other retail organization.

My work for nearly 30 years in a local, family-owned bank has brought great loyalty and satisfaction to my customers and me through close communication and excellent customer service relationships.

A banking relationship with my family here where I work was established all the way back to my great-grandfather. Please don't put this happy and profitable circumstance for millions on the chopping block!

There is no doubt in my mind that Wal-Mart will do the banking industry what they have done to the small retail business around the world. It is of the utmost importance that this trend be at least stopped, if not reversed, to preserve the healthy economy we have known for so long.

Sincerely,

A handwritten signature in cursive script, reading "Donald L. Stanfield". The signature is written in dark ink and is positioned above the printed name and title.

Donald L. Stanfield
Assistant Cashier
State Bank of Lincoln
Comland Banking Center
PO Box 65
Comland IL 62519-0065
217 364-4165
217 364-9804 FAX